

2018



# Property

## Catalogue

Experts in German  
Buy-to-Let Property,  
Investments & Management

[BUYTOLET.DE](http://BUYTOLET.DE)

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“With over 2,500 Buy-to-Let properties under management, we have become one of the biggest Private Landlords in Germany.”

# Are you ready to expand your investment portfolio? Let the Experts help.

**MARCO KNOBLAUCH & DAVID HEALY**  
INVESTIX GROUP | +49 30 499 050950



# About Investix

“Great things in German real estate are never done by one person, they are done by a great team. Our Expert team provides a full suite of services to ensure every aspect of your Buy-to-Let investment in Germany is fully managed.”

DAVID HEALY, MANAGING PARTNER



Managing over  
**2500 tenants**  
in over  
**60 locations**  
across Germany



**Active Management**  
Property, Mortgages,  
Structure, Planning,  
Management, Reporting



**€200 million**  
in residential real  
estate currently  
**under management**  
for private investors



Partnerships with  
**all the major banks**  
in Germany



**We are specialist**  
Property Investors,  
Developers & Asset  
Managers



**Reputation  
for excellence**  
in real estate wealth  
management in Germany



**Head office in Berlin**  
with over  
**30 experienced staff**  
fluent in German,  
English & Russian

## Experts...

Since its foundation in 1996, the Investix Group has emerged as one of the Experts in German Buy-to-Let Property, Investments and Management. Private investors from all over the globe rely on the Investix Group to Source, Structure, & Manage their real estate investment portfolios in Germany. The group currently manages more than 2,500 German properties within its investment companies

worth over €200 million The company is also constantly acquiring and developing new housing projects in Berlin, Saxony, Saxony Anhalt and the North Rhine Westphalia regions of Germany. Our investment track record and reputation in sourcing, structuring and managing real estate investment projects is highly valued. The Investix Group is recognised by major banks, financial and tax advisors as one of the market leaders in the area of residential real estate investment and asset management.

# Germany's No. 1 for Buy-to-Let Investments

'Active Management' from 'Entry to Exit' is at the heart of the Investix 'Investment Philosophy'. Private investors from all over the globe rely on the Investix Group to Source, Structure & Manage their real estate investment portfolios in Germany.



## WEALTH

We help to protect your hard earned funds, generate an income through renting out your properties and increase the value of your investment.



## SOLUTIONS

We can provide a search and acquisition service, rental pool investments or Multi-Family home investments with prearranged bank mortgages or simply income without ownership.



## STRATEGY

We can help you to build a Buy-to-Let property portfolio with positive cashflow, renovate or build a new apartment block or simply take a back seat with one of our passive investments.



## SERVICES

We can help you to find a property, finance it, ensure you have the best tax optimised structure, prepare a 10 year investment plan, manage the property & cashflows and produce regular reports.



# Thinking about investing in German residential property? Let the Experts help.

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# Locations

## Discover the Top 4 Buy-to-Let Locations in Germany

Landlords looking for the best Buy-to-Let locations in Germany should be considering Berlin, Saxony and Saxony-Anhalt in the East and the diverse area of North Rhine-Westphalia in the West.

“Smart investors are not only investing in the big 7 cities but any large city with good economic development. Germany has over 80 major cities with a strong population of tenants in each of these cities”

MARCO KNOBLAUCH, MANAGING DIRECTOR



## 1. Berlin, Brandenburg region



### THE NEW YORK OF EUROPE

Berlin, regarded by many as the “New York of Europe”, has a population of 3.5 million. The German capital is the second largest city in the EU. Rents and costs of living in Berlin remain low. Berlin’s employment growth is outpacing the rest of Germany and is at the top of economic rankings. Berlin is currently seeing a net increase of residents which is driving rental demand and rents upwards.

With major north-south and east-west trade routes meeting here, Brandenburg is the crossroads of the new Europe and a gateway to Eastern Europe’s expanding markets. To take advantage of this ideal location, the region has developed an ultra-modern logistics infrastructure. The region is quickly becoming a major aerospace cluster, with over 70 industry companies, including Deutsche Lufthansa, MTU Aero Engines, and Rolls-Royce Germany represented here.



- Total population exceeds 6 million
- Biggest city, Berlin (3.47 million) with capital of Brandenburg Potsdam
- In last 7 years, the number of employees increased by 18.6 % – economy is booming
- Berlin’s population is expected to grow by a further 10.3 % by 2030
- Potsdam population is set to attract even more new citizens, with growth predicted to hit 11.6 %
- Rents in Berlin has increased by nearly 70 percent between 2004 and 2016
- In Berlin available rental apartment rate is almost zero; in Potsdam lower than 1%

## 2. North Rhine-Westphalia

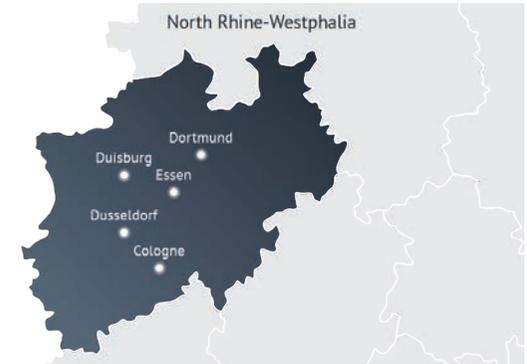


### THE INDUSTRIAL HEARTLAND OF GERMANY

North Rhine Westphalia is the most populous state of Germany, with a population of approximately 18 million, and the fourth largest by area. Four of Germany’s ten largest cities—Cologne, Düsseldorf, Dortmund, and Essen— are located within the state, as well as the largest metropolitan area on the European continent, Rhine-Ruhr.

More foreign investments flow into the business location NRW than into any other German state: The economic centre accounts for 28.5% of all foreign direct investment (FDI) in Germany.

Some 18,000 international companies have already discovered the investment location and control their German or European operations from NRW. These include global companies such as 3M, BP, Ericsson, Ford, Huawei, QVC, Toyota and Vodafone.



- 18,000 international companies based there
- Population of 17.6 million
- Major cities of Duisburg Düsseldorf, Dortmund, Essen, Bielefeld, Munster, Bonn, Cologne
- €196 billion in foreign direct investment at the end of 2013
- Contributes €646 billion (20%) of German GDP
- 15m people live within 500km radius of Düsseldorf
- Germany’s strongest economic output and largest population
- 72 Universities
- 2 major international airports (Düsseldorf & Cologne)

### 3. Saxony



#### EUROPE'S LARGEST MICROELECTRONICS CLUSTER

Saxony is the birthplace of German industrialisation, and long-standing traditional industries – such as machine construction and automotive manufacturing – continue to flourish there. For example, over 650 suppliers in “Autoland Saxony” feed their products to five vehicle and engine production sites for Volkswagen, Porsche, and BMW. Saxony's modern claim to fame is its leading position among the world's most innovative locations for microelectronics.

Large global corporations based there – such as Globalfoundries, Infineon, and Siltronic AG – have attracted even more microelectronic companies to the area and made “Silicon Saxony” the center of Europe's microelectronic industry.

The innovative strength of this industry is backed by those of the environmental technology and nanotechnology sectors, and together they have made Saxony's one of Germany's fastest-growing economies.



- Since 1990, about 6,000 companies have set up or purchased business premises in Saxony
- Saxony's economy has increased by more than 20 percent since 2000; thus, exhibiting the second highest GDP growth rate of all German federal states
- Top selling branches include the automobile industry, machine and plant construction as well as the microelectronics / ICT sector
- In 2017, Saxony's industry generated a total turnover of 67.4 billion euros
- Most employees work in services (68.9%), while 29.7% work in industry and only 1.4% in the agricultural sector
- The most important industrial branch continues to be the automobile industry with a share of 27.0 percent of all sales

### 4. Saxony-Anhalt



#### ON THE WAY TO BEING ONE OF THE KEY EUROPEAN INNOVATION LEADERS

The state has a population of over 2.52 million inhabitants. It is the 8th largest state in Germany by area and the 10th largest by population. Saxony-Anhalt has well-developed rail networks, motorways and inland waterways. Saxony-Anhalt's great position in this ranking demonstrates not only the strong economic performance of the region's entrepreneurs and employees but also the state's effective economic and public policies as well as its high quality business locations.

The state prides itself on its attentiveness to customer needs, highly qualified personnel and exceptional infrastructure. It has an attractive commercial and scientific hub, with rapidly expanding industries. It has many universities, technical colleges and research institutes with an international bias.



- Population of 2.34 million
- Massive investments in modern businesses into the chemical industry and biopharmaceuticals
- Highly competitive infrastructure
- The food industry has an important role with almost 19,500 employees across 190 plants
- Numerous wind farms producing wind-turbine energy
- Biggest companies include Bayer, Total, and Dow Chemical

# Services

## Multi-Family Buy-to-Let Investment Services

We can help you to find a Multi-Family home investment, organise access to a German mortgage, ensure you have the best tax optimised structure, prepare an investment plan for the property, manage the property & monthly cashflows and prepare regular investor reports.



### PROPERTY SERVICES

- Property search & shortlist
- Location analysis (micro & macro)
- Technical checks & evaluation
- Due diligence & negotiation
- Acquisition (legal & administration) steps

### MORTGAGE SERVICES

- Preparing all mortgage applications for the bank
- Preparing a property investment plan for the bank to review
- Negotiating all mortgage terms with the bank
- Arranging that the mortgage can be 'non-recourse' to the investor
- Payment of the mortgage from the rental a/c each month
- Point of contact for the bank over the term of the mortgage

### STRUCTURE SERVICES

- Arranging Tax & Financial advice if investing as a Private Individual
- Arranging Tax & Financial advice if investing through a Germany Co.
- Monitoring Tax & Financial changes which could impact the structure
- Assistance & Translation with third party tax advisors
- Managing Director services if investing through a Germany Co.

### PLANNING SERVICES

- Rental property operating expenses planning
- What provisions to make for loss of rental income
- Maintenance and refurbishment costs and how to plan for them
- Cash flow forecasts and how to accumulate a rental surplus
- ROI, IRR, Rental Yield, Cash on Cash returns all explained
- Entry to Exit planning and active management

### MANAGEMENT SERVICES

- Contractor management for planned and reactive maintenance
- Advertising and contract administration for new lettings
- Financial account management
- Annual service charge budget preparation
- Health and Safety compliance services
- Dedicated credit control for rent & service charge collection

### REPORTING SERVICES

- Tenant reports – Rentals, vacancy, unpaids, lettings
- Maintenance reports – Status of planned maintenance, Capex forecast
- Financial reports – Income & Expense statements
- Mortgage reports – statements and annuity changes
- Market comparison reports – Rent & Valuations



Boost your income by adding German Real Estate to your portfolio. Let the Experts help.

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# Solutions

## Multi-Family Buy-to-Let Investment Solutions



Advising investors about the challenges and benefits of investing in Multi-Family property investments in Germany is at the core of everything we do. Investix has over 20 years experience perfecting the art of investing and managing Multi-Family homes all over Germany and can provide value-add investors a range of standard or Turn Key investment solutions.

### STANDARD BUY-TO-LET SOLUTIONS

1. Buyers Agent – Independent Property Search & Acquisition

### TURN KEY BUY-TO-LET SOLUTIONS

1. RPI – Rental Pool Investments
2. PropHaus – Tenanted Multi-Family Homes with Mortgages
3. PropFund Private – Portfolios of Multi-Family Homes with Mortgages

## Standard Multi-Family Buy-to-Let Solutions

Buying an investment property in Germany can be very time consuming and tricky, particularly if you are new to the region or are simply too busy to look. 'Buyers Agent' is where we act exclusively on behalf of a property buyer.



### BUYERS AGENT

#### BUY & REFINANCE

'Buyers Agent' is where we provide an Independent Multi-Family Property Search exclusively for a client normally using a 'Buy & Refinance' investment model

Typical Property Value:

**€1,000,000 - unlimited**

We assist the client through the entire purchasing process from sourcing the properties that correspond to the clients requirements to negotiating the best possible price and terms with the seller and helping the client during the legal process to complete the acquisition. These clients will typically use a 'Buy & Refinance' model unless they already have German mortgage approval prior to the purchase.

# ‘Property Plus’ Smart Solutions for Buy-to-Let Investors

Our Buy-to-Let property investments offer excellent yields in profitable targeted locations across Germany. The Expert team at Investix will provide you with a full suite of services to ensure every aspect of your Buy-to-Let investment is fully managed. Depending on your level of involvement and the amount of investment funds available, Investix has a range of “Property Plus” Investment Solutions designed for maximising returns from the German real estate market.



## 1. RPI RENTAL POOL INVESTMENTS

### Property plus Rental Pool

RPI describes how a group of Buy-to-Let owners can come together to protect and cover their rental income. The aim of every RPI investment is to ensure regular payments to each owner by sharing rent losses due to temporary vacancies.

**Protect your rental income!**

Typical Investment Value:  
**€50,000 - €150,000**



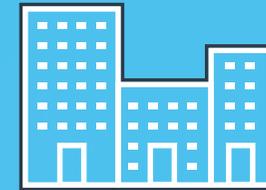
## 2. PROPHAUS MULTI-FAMILY HOMES

### Property plus Mortgage

PropHaus allows investors to obtain the best mortgage conditions. It is the perfect solution when investing in Multi-Family Homes using a special non-recourse Buy-to-Let mortgage. Fully Managed Investment with Positive Cash Flow.

**Plan better with a Guaranteed Mortgage!**

Typical Investment Value:  
**€300,000+**



## 3. PROPFUND PRIVATE PRIVATE PORTFOLIOS

### Property plus Structure

PropFund Private is the leading solution for high net-worth individuals investing in residential property portfolios in Germany. This solution helps non-resident investors to Source, Structure, & Manage their investment portfolios in Germany.

**Multiple MFH's with Guaranteed Mortgages!**

Typical Investment Value:  
**€1,000,000+**

Find your perfect investment property.  
Let the Experts help.

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# 1. RPI: Rental Pool Investments



Ensures you receive rental income regardless if your apartment is vacant

Known as “Mietpool” in Germany, it is a very popular property investment for retirement planning for professional Germans. Rent pooling means the pooling of all of the expenses and rents for all of the houses or apartments in a development and the distribution of the net rental income to the individual house owners in proportion to their ownership share in the development. All the rental income flows directly into a common pool where each landlord receives a pro rata rent corresponding to the size of his property. The proportion is calculated from the square meters of the respective residential units.

All administrative tasks are taken over by a Rental Pool Manager, who is close to the owner-occupier administration. A property manager will be responsible to rent out the apartments, keep them maintained and take all the calls from tenants. All the rents are collected by the Rental Pool Manager as well as expenses incurred by the rental pool from third parties such as running costs and maintenance costs.

The rental pool will divide the risk of vacancy across the entire rental pool and ensure continued revenue sharing and distribution. The rental pool thus prevents a financial crisis and protects the individual parties in case of lost income.



## FEATURES

- 10 years Rent Assured
- Hassle-free ownership - Fully Managed
- Immediate Rental income
- Property prices increasing
- Added Protection of a Rental Pool
- Simple and Secure purchase process
- Flexibility to sell your property at any time
- Invest with like-minded investors
- Ideal Buy-to-let starter investment in Germany
- Safe and secure low risk investment
- Tenants and owners enjoy a better maintained building
- Great for generating retirement income

# RPI Investment Selection

## Rental Pool Investments

### RPI: Meissen/Coswig

Prices from: €68,700



FOR SALE

### RPI: Duisburg

Prices from: €51,500



FOR SALE

### RPI: Dessau

Prices from: €54,000



COMING SOON

### RPI: Kamenz

Prices: €36,000 - €166,000



SOLD OUT

### RPI: Seelze

Prices: €89,000 - €129,000



SOLD OUT

## Saxony

Only 20km from the centre of Dresden, it is as an ideal living place for tenants who prefer to live in a more family-friendly and quiet location but with a short commute to work.

## NRW

Tenanted apartments in the city centre of Duisburg. Only 25 mins from Düsseldorf International Airport. Duisburg is a city of tenants with over 71% of the city's 500,000 inhabitants renting and growth potential.

## Saxony Anhalt

Popular building for families with spacious balconies, children's playground and views of the river.

## Saxony

Unique historic building with secluded back yard and huge garden, ideal for families wanting to escape big city bustle.

## Lower Saxony

Popular residential building in Hanover, with convenient transport options and good quality, bigger than average size apartments.



Rental Pool Investments

# RPI Meissen/Coswig, Saxony

Purchase a tenanted property in Germany and sit back and enjoy the income while values increase over time.



Prices from  
**€68,700**

**10 years**  
rent assured

- Units: 32
- Apartment sizes: 51 - 69sqm
- Year of construction: 1989
- Refurbished in 2004 & 2018
- Distance to Dresden 20km
- Green residential area with forest nearby
- Bus station across the street
- Very popular with families and commuters
- In the industrial and technical heartland of Saxony

**ENQUIRE TODAY!**  
Only 32 Buy-to-Let apartments

The property is located between the towns of Meissen-Coswig in the immediate vicinity of Dresden, the capital of Saxony. This purpose built property with the added benefit of a rental pool provides immediate income with significant growth potential for investors as property prices are steadily increasing. Investors also benefit from hassle-free ownership as the property is fully managed locally in Germany.

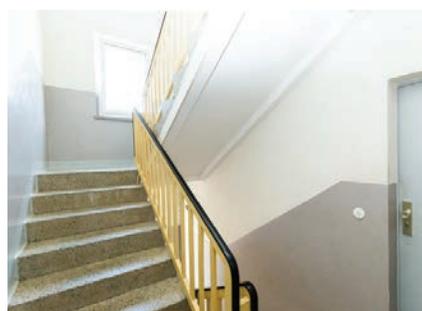
Meissen-Coswig greatly benefits from the Dresden market uplift. Housing shortage and rising prices in the capital create demand for affordable accommodation in nearby towns. The growing trend of greener living combined with good transport connections drives demand for purpose built multi-family rental accommodation like RPI Meissen-Coswig.

Situated on the banks of the Elbe river and only 20km from the centre of Dresden, RPI Meissen-Coswig has been chosen as an ideal living place for workers of Meissen and Dresden, who prefer to live in a more family-friendly and quiet location but with a short commute to work. The state capital of Dresden can be reached in less than 30 minutes by car. The tenants also have access to train and bus services allowing residents to easily reach Dresden centre in 20mins.

Prices per apartment start at just €68,700 with 5.2% rental yield. Combined with the added protection of a rental pool this makes RPI Meissen-Coswig an exceptional hands off investment with the lowest possible risk. All the apartments, tenants, utilities, rent collection and maintenance tasks will be fully managed by a dedicated and experienced rental pool manager and their team.



Very affordable rent.  
 Tenants choose this rental pool complex due to the average expected net rent of €349/month



# RPI Duisburg, North Rhine-Westphalia

This purpose built property with the added benefit of a rental pool provides immediate income with significant growth potential for investors.



Prices from  
**€51,500**

**10 years**  
rent assured

- Units: 17
- Apartment sizes: 42 - 107sqm
- Year of construction: 1962
- Refurbished in 1998 & 2018
- Located in the city centre of Duisburg
- Tram line right outside the front door
- Large apartments very popular with families
- In the heart of North Rhine-Westphalia

**ENQUIRE  
TODAY!**  
Only 17 tenanted  
city centre  
apartments

The property is located directly in Duisburg city centre, the fifth largest city in North Rhine-Westphalia region of Germany. This purpose built property with the added benefit of a rental pool provides immediate income with significant growth potential for investors as property prices are steadily increasing. Investors also benefit from hassle-free ownership as the property is fully managed locally in Germany.

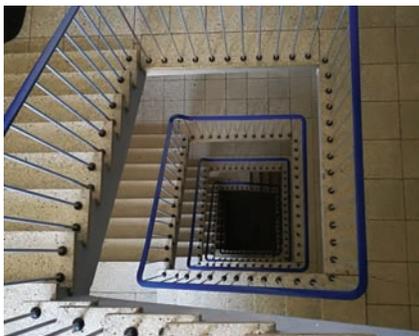
Duisburg is a modern city with an industrial culture, located right in the middle of it all: in the middle of Europe, in the heart of the Rhine-Ruhr metropolitan area, right in the middle of life. This is where Europe's steel heart beats, where important traffic arteries intersect and turn the city into a logistics hub for Europe. RPI Duisburg is situated in the Dellviertel, one of the most central districts of Duisburg.

The biggest shopping street Königstraße, the Duisburg main station and various cultural facilities and green spaces make this one of the most sought-after districts in Duisburg. The tram line leading through the city centre has a stop right outside the property, making it very convenient for tenants to access any place they want in a matter of minutes.

Prices start at just €51,500 with a 5.4% rental yield. Combined with the added protection of a rental pool this makes RPI Duisburg an exceptional hands off investment with the lowest possible risk. All the apartments, tenants, utilities, rent collection and maintenance tasks will be fully managed by a dedicated and experienced rental pool manager and their team.



Excellent Buy-to-Let location  
 Duisburg is a city of tenants with over 71%  
 of the city's 500,000 inhabitants renting.



Rental Pool Investments

# RPI Dessau, Saxony Anhalt

Excellent Buy-to-Let investment. Superb family-friendly rental pool complex. Good quality apartments with spacious balconies & children's playground.



Prices from  
**€54,000**

**10 years**  
rent assured

**REGISTER  
YOUR  
INTEREST!**  
Phase 1 Launching  
January 2019

- Units: 69
- Average price only: €88,000.
- Apartment sizes: from 44 - 99sqm
- Year of construction: 1960'
- Refurbished in 2000
- City centre 3min drive away
- Schools, Kindergartens, Shops & Restaurants all within walking distance
- Bus station across the street
- Shops and restaurants in easy reach
- Bi annual rental income distribution to owners
- Fully Managed Rental Pool Investment program
- No mortgages – Cash Buyers only

Saxony Anhalt is well known for its chemical industry and biopharmaceuticals being home to the biggest pharma companies from all over Germany, such as Bayer and Dow Chemical which have opened numerous plants, research centres, and laboratories across the state. With a continuously increasing population of highly skilled workers moving to the region and excellent infrastructure, Dessau city has become one of the main connecting industrial centers located between Magdeburg and Leipzig. With over 2.5 million total population, this region attracts massive investments from business ventures and investors alike who are looking for more affordable investment opportunities without increased risk potential.

The building is located in a nice and green residential family area, only a 3 minute drive

away from the city centre. It has a convenient bus stop across the street, connecting to various part of the city. Apartments are mostly occupied by retirees and young families who enjoy the spacious quiet back yard with children's playground, park and river Mulde all within a short walking distance. Supermarkets are located nearby and necessary amenities like schools and kindergartens are also located nearby, making the perfect living place for tenants.

Prices per apartment start at just €67,000, with 5.5% rental yield, with rental pool management which makes it on exceptional hands off investment with lowest possible risk. All the apartments, tenants, utilities, rent collection and maintenance tasks will be fully managed by Investix.



Highly demanded by tenants due to the good quality apartments and green surroundings

## 2. PropHaus



### Tenanted Multi-Family Houses using Special non-recourse Buy-to-Let Mortgages

PropHaus is the perfect Buy-to-Let solution for investing in tenanted Multi-Family houses in Germany using German bank financing. In addition to all the services of a buying agent, our experienced PropHaus asset managers can offer very attractive pre-arranged German bank financing conditions for foreign investors, advise on how to purchase the property in a tax optimised structure and prepare a 10 year active management plan for the investment.

Our PropHaus asset managers undertake the strategic management of your real estate investment meaning that they are attempting to increase the capital value of the property through rent analysis and renewals and redevelopment or refurbishment work.



#### FEATURES

- Full ownership of the property
- Tenanted Multi-Family Homes
- Special non-recourse Buy-to-Let mortgage in place
- Properties acquired in a simple GmbH (ltd) structure
- Property, Tenants, Maintenance, Cashflow and Administration all managed in Germany
- Premium Buy-to-Let 'Hands off' investment solution

# PropHaus Investment Selection

## Multi-Family Homes with Special Buy-to-Let Mortgages

**€867,000**

Rent: €56,000/annum



### Meissen, Saxony

Stunning portfolio of 15 apartments with exceptional mortgage terms in the economic region of Dresden – 12% net income yield.



**€950,000**

Rent: €62,000/annum



### Meissen/Nossen, Saxony

Unique portfolio of 19 apartments with excellent low rate mortgage located outside Dresden – 60% cheaper than Dresden city centre. 10.8% net income yield.



**€1,240,000**

Rent: €81,000/annum



### Riesa/Wurzen, Saxony

Well located portfolio of 22 apartments on the Dresden and Leipzig commuter belt with 65% mortgage guaranteed. 9.2% net income yield.



**€600,000**

Rent: €37,500/annum



### Pirna, Saxony

Beautiful fully-let building located a short commute from Dresden with great mortgage terms – 8.7% net income yield.



**€730,000**

Rent: €43,750/annum



### Freital, Saxony

Unique portfolio of 9 apartments with excellent mortgage terms located outside Dresden – 60% cheaper than Dresden city. 9.3% net income yield.



PropHaus Investments

**Price: €867,000**

Ref: PH15

Stunning portfolio of 15 apartments with exceptional mortgage terms in the economic region of Dresden  
 – 12% net income yield.



Meissen	Saxony
Units:	15
Annual Net Rent:	€56,000
Leasable Area:	976 sqm
Rental Yield:	6.53%
Average price per m <sup>2</sup> :	€888
Average price per unit:	€57,800

**REQUEST A  
 BREAKDOWN OF  
 ALL THE COSTS**  
 Superb Buy-to-Let  
 Investment

- Fully managed Buy-to-Let Investment in Germany
- Special Buy-to-Let mortgage available with 1.84% Fixed interest rate for 10 years
- Tenanted building with long term tenants generating a steady rental income each month
- 12% net income yield.
- Opportunity to increase rents when re-renting apartments when they become vacant
- Great location in the heart of “Silicon Saxony” and a short commute to the state Capital, Dresden

The portfolio consists of 2 properties located directly behind each other very close to the centre of Meissen. All 15 apartments are fully rented out to the long-term tenants with many of them renting well over 20 years. Tenants enjoy high-quality well-designed apartments, which due to their size and price, are especially attractive to young families with children.

Both properties have convenient transport connections with a bus line across the street connecting to various parts of the town including the train station which has a direct connection to Dresden Central Station which can be reached by most commuters in less than 30 minutes. Both buildings were built in 1900 with full renovations completed and in good condition.

It has a specialised non-recourse Buy-to-Let mortgage locked into the property with exceptional mortgage terms. The total mortgage repayments each year are only 53% of total annual rental income and will provide a steady source of positive cashflow. Our investors will benefit from an extremely low price of €888/sqm which is nearly 60% cheaper than similar quality apartments in Dresden but offers the same stability of tenants.



**Special non-recourse Buy-to-Let mortgage included with exceptionally low interest rates of 1.84% fixed for 10 years.**

PropHaus Investments

# Price: €950,000

Ref: PH19

Unique portfolio of 19 apartments with excellent low rate mortgage located outside Dresden – 60% cheaper than Dresden city centre. 10.8% net income yield.



## Meissen/Nossen Saxony

Units:	19
Annual Net Rent:	€62,000
Leasable Area:	1,070 sqm
Rental Yield:	6.56%
Average price per m <sup>2</sup> :	€888
Average price per unit:	€50,000

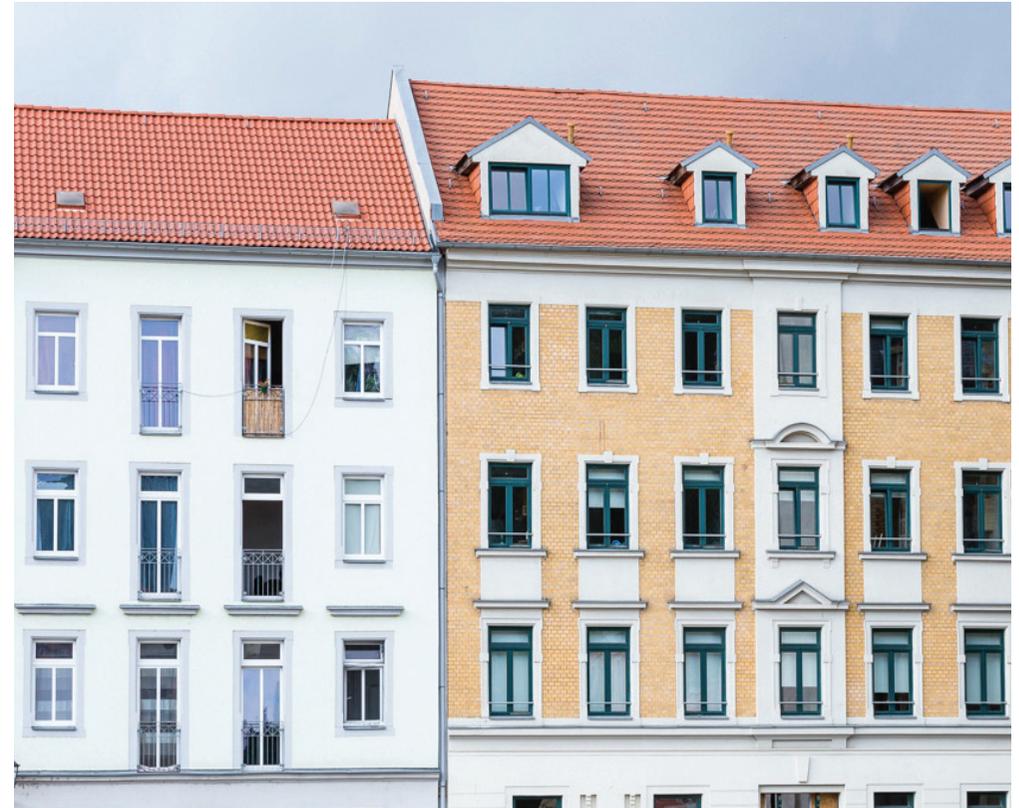
**REQUEST A COPY OF THE RENTAL ANALYSIS REPORT**  
Over €5,000/month in rental income

- Fully managed Buy-to-Let Investment in Germany
- Special Buy-to-Let mortgage available with low interest rates of 1.77% fixed for 10 years
- 2 x Tenanted buildings with long term tenants generating a steady rental income each month
- 10.8% net income yield
- Opportunity to increase rents when re-renting apartments when they become vacant
- Great location in the heart of “Silicon Saxony” and a short commute to the state Capital, Dresden

Both buildings in Meissen and Nossen consists in total of 19 apartments generating a very attractive rental yield of 6.6% per annum. Located only 30-40 min drive from Dresden, it is fully rented to the long tenants who prefer to have higher quality living conditions for a lower price than in the capital city. Central location of both properties assures stability of tenant flow and possibility of rent increase if apartments gets vacant.

The monthly average rent is only 273€ per apartment for both buildings, which gives tenants huge advantage over apartments in Dresden, where same quality apartments would cost between 30% - 40% more. There's also an opportunity to increase rents after little renovation works on the vacant apartments which will increase rental income even further.

With pre-approved mortgage, the annual annuity costs only 46% of total annual rental income due to low interest rate mortgage conditions. With prices of around 868€ per sqm which is 60% less than same quality apartments in Dresden, makes more and more investors reaching out to secure investments in nearby towns



Special non-recourse Buy-to-Let mortgage available. 1.77% Fixed interest rate for 10 years.

PropHaus Investments

**Price: €1,240,000**

Ref: PH20

Well located portfolio of 22 apartments on the Dresden and Leipzig commuter belt with 65% mortgage guaranteed. 9.2% net income yield.



**Riesa/Wurzen Saxony**

Units:	22
Annual Net Rent:	€81,000
Leasable Area:	1,452 sqm
Rental Yield:	6.57%
Average price per m <sup>2</sup> :	€852
Average price per unit:	€56,000

**ARRANGE A VIEWING TRIP TODAY!**  
 22 unit portfolio  
 Only €56,000/unit

- Fully managed Buy-to-Let Investment in Germany
- The 3 buildings are in good condition but rent increases possible with some small modernisation
- Tenanted buildings with long term tenants generating a steady rental income each month
- 9.2% net income yield
- Opportunity to increase rents when re-renting apartments when they become vacant
- Great location in the heart of "Silicon Saxony" and a short commute to Leipzig

This portfolio of three buildings located in the cities of Riesa and Wurzen, in the district of Dresden. This portfolio consists of 22 apartments. Wurzen is located only 28km from Leipzig with over 545,000 inhabitants, which can be easily reached by train. Riesa is around 50km from Dresden with a total population of over half a million in the area. It is very common, that a growing population and rental prices within Dresden and Leipzig are forcing people to seek affordable housing outside the city, making Riesa and Wurzen popular choice amongst city workers who prefer to commute.



The monthly average rent is only 310€ across all three buildings, which gives tenants huge advantage over apartments in Dresden or Leipzig, where same quality apartments would cost between 20% - 40% more. All three buildings are generating a very attractive rental yield of 6.6% per annum. It has special nonrecourse Buy-to-Let mortgage included with annual annuity costs only 49% of total annual rental income due to low interest rate mortgage conditions. Low purchase price of only 852€/sqm and rent only €4.69/sqm gives a big opportunity to gradually increase value of the building and rental income over the next years.



Centrally located with multiple shops, pharmacies, supermarkets and public transport options nearby each building.

PropHaus Investments

# Price: €600,000

Ref: PH27

Beautiful fully-let building located a short commute from Dresden with great mortgage terms  
 – 8.7% net income yield.



## Pirna Saxony

Units:	9
Annual Net Rent:	€37,500
Leasable Area:	488 sqm.
Rental Yield:	6.26%
Average price per m <sup>2</sup> :	€1,230
Average price per unit:	€66,000

**FIND OUT HOW MUCH YOU NEED FOR THIS DEAL**  
 Buy-to-Let Mortgage In place

- Fully managed Buy-to-Let Investment in Germany
- Special Buy-to-Let mortgage available with 2% Fixed interest rate for 10 years
- Fully rented with long term tenants in place. Tenanted buildings with long term tenants generating a steady rental income each month
- 8.7% net income yield
- Opportunity to increase rents when re-renting apartments when they become vacant
- Only 40min commute to the centre of Dresden by train

Opportunity to acquire a fully rented and renovated apartment block in Pirna, one of the most picturesque towns of Germany, located only 20min from Dresden. As a gateway town to the district's capital Dresden, it is well connected with train lines, buses, and highways. The property consists of two buildings, the front building has 5 apartments and a coach house, at the back, is converted into 4 fully equipped semi-detached apartments.

The monthly average rent is only 336 € per apartment, which gives tenants huge advantage over apartments in Dresden, where same quality apartments would cost over 27% more. Since the commute to Dresden takes only 30 minutes, it is common for tenants to work in Dresden but choose to live in Pirna for lower costs and a quieter lifestyle.

With pre-approved mortgage the annual annuity costs only 42% of total annual rental income due to low interest rate mortgage conditions. This leaves sufficient liquidity to continue to maintain the property, cover all running costs for the investment and accumulate some surplus cash each year to pay back the mortgage quicker or as a supplemental income for the investor.



Special non-recourse Buy-to-Let mortgage available. Annuity of €15,750 which is only 42% of annual net rent

# Price: €730,000

Ref: PH26

Unique portfolio of 19 apartments with excellent mortgage terms located outside Dresden  
– 60% cheaper than Dresden city. 9.3% net income yield.

**ENQUIRE  
TODAY!**

Best price.  
Location, Location,  
Location

Freital	Saxony
Units:	9
Annual Net Rent:	€43,750
Leasable Area:	615 sqm
Rental Yield:	6%
Average price per m <sup>2</sup> :	€1,187
Average price per unit:	€81,000

- Fully managed Buy-to-Let Investment in Germany
- Special Buy-to-Let mortgage available with 2% Fixed interest rate for 10 years
- Low supply, high demand for good quality rental stock in this area.
- 9.3% net income yield
- Centrally located in Freital. Easy access to Dresden city centre



Opportunity to acquire fully tenanted apartment block, located in Freital which is only 15mins from the centre of Dresden. The property was originally built in 1900. In 1998 it was fully upgraded to modern standards including double glazed plastic windows, renewed electricity & sanitary facilities and upgraded roofing. In 2011 the previous owner also fully upgraded the central heating system. The S-Bahn is on your doorstep connecting you to the centre of Dresden is 8 minutes and there are also regular bus routes servicing the area.

With an average net rent of only 405€/month per apartment, tenants in this property pay nearly 20% less than Dresden tenants and enjoy a quieter lifestyle with all the normal day to day conveniences on their doorstep.

There is a low supply and high demand for good quality rental properties in this area and we expect very low vacancy rate for this property.

The property comes with a very attractive low interest rate mortgage. Annual mortgage repayments (interest & capital) total only 50% of the monthly rental income. The average apartment price in this house of €1,187/sqm is nearly 50% lower than the average price in Dresden of €2,228/sqm.



Special non-recourse Buy-to-Let mortgage available. 2% Fixed interest rate for 10 years.



# 3. PropFund Private



## Large Residential Portfolios with Special Buy-to-Let Mortgages

PropFund Private is your personal investment company in Germany with your dedicated German Investment Director, with you as the company shareholder and with your in-house team of investment professionals.

Your dedicated investment manager will be responsible for selecting every property including preparing all the necessary due diligence and valuations, arranging very attractive bank financing, structuring the investment in a tax optimised fund structure, preparing annual investment strategy plans and forecasts, preparing regular investor reports about the performance of the portfolio and managing absolutely everything for the investor in Germany from start to finish for the lifetime of the investment.



### FEATURES

- Full ownership of the property
- Tenanted Multi-Family Homes
- Special non-recourse Buy-to-Let mortgage in place
- Properties acquired in an tax efficient fund structure
- Property, Tenants, Maintenance, Cashflow and Administration all managed in Germany
- Premium Buy-to-Let 'Hands off' portfolio investment solution

# PropFund Investment Selection

## Large Residential Portfolios with Special Buy-to-Let Mortgages

**€4,387,000**

Rent: €280,000/annum



FOR SALE

**€2,900,000**

Rent: €193,000/annum



RECENTLY SOLD

**€13,000,000**

Rent: €977,000/annum



RECENTLY SOLD

**€11,300,000**

Rent: €460,000/annum



RECENTLY SOLD

**€8,050,000**

Rent: €338,000/annum



RECENTLY SOLD

### Saxony Portfolio

74 Buy-to-Let apartment portfolio in Saxony with a solid rent roll of €280,000 p.a. Fully Managed Buy-to-Let investment.



### NRW

Solid Buy-to-Let investment of 32 apartments in Dortmund North Rhine-Westphalia which was acquired for a private client.



### Mixed Locations

Portfolio of 254 Buy-to-Let apartments in Saxony & North Rhine-Westphalia with a rental yield of 7.5% which was acquired for a private client.



### Berlin

Prime portfolio of 63 Buy-to-Let apartments in Berlin with an attractive rental yield of 4% which was acquired for an institutional client.



### Berlin

66 Buy-to-Let apartments in West Berlin with a solid rental income of €338,000 and rental yield of 4.2% acquired for a private client.



PropFund Investments

# Price: €4,387,000

74 Buy-to-Let apartment portfolio in Saxony with a solid rent roll of €280,000 p.a.  
Fully Managed Buy-to-Let investment.



## Saxony Portfolio

Units:	74
Annual Net Rent:	€280,000
Leasable Area:	4,600 sqm
Rental Yield:	6.38%
Average price per m <sup>2</sup> :	€953
Average price per unit:	€59,200

**ARRANGE A  
VIEWING TRIP  
TODAY!**  
Superb Buy-to-Let  
Investment

- Fully managed Buy-to-Let Investment in Germany
- Special Buy-to-Let mortgage available with low fixed interest rate for 10 years
- Mostly occupied by long term tenants commuting to big cities - steady rental income each month
- Good liquidity and positive cashflow each month
- Opportunity to increase rents when re-renting apartments when they become vacant
- Strategic locations within easy access of high population cities of Dresden & Leipzig.

Based on both our own internal investment research and successful experience in Saxony, as well as the latest independent real-time data and research, Investix is proud to present this outstanding portfolio to the market. The buildings are in very good condition which makes it attractive to long term tenants. Due to the larger size of units at lower rents, these are extremely attractive to families and commuters who prefer safer, quieter and greener locations to raise their families or to work remotely. With the added benefit of increasing rents in the long-term, this portfolio is very appealing to both investors and lending banks, who see these solid buildings and tenant profile as ideal conditions to generate steady rental income to repay a high loan-to-value mortgage.

This portfolio consists of seven buildings totalling 74 good quality, tenanted

apartments. The properties are located in towns of Meissen, Nossen, Riesa, and Wurzen in the district of Saxony with a total population of over 4 million. Strategically well positioned within a catchment area between Leipzig and Dresden, the capital of Saxony, it assures demand from daily commuters and local residents. Growing population and rental prices within Dresden and Leipzig are forcing people to seek affordable housing outside the cities making our chosen location a popular choice amongst city workers. All properties are in a good condition offering high-quality living accommodation with most of them rented to tenants who have been living there for a long number of years. This provides a sustainable record of generating stable rental income.



All properties are located in catchment areas of big cities of Dresden and Leipzig

# Mortgages

## Need a German mortgage? Let the Experts help.

**MARCO KNOBLAUCH & DAVID HEALY**

INVESTIX GROUP | +49 30 499 050950

### Special non-recourse Buy-to-Let mortgages

By using a Special non-recourse Buy-to-Let mortgage, a foreign investor with no credit history or bank track record in Germany, can still get access to very attractive mortgages.

- Individuals, Companies and Pension Trusts
- Flexible Mortgage terms from 15-30 years
- Mortgages from €300,000 - €3,000,000
- Up to 70% Loan to Value
- Non-recourse

Whether you are an experienced Buy-to-Let investor or this is your first time investing in Germany you will realise that the 'leveraging' effect of combining a special non-recourse Buy-to-Let mortgage with a tenanted Multi-Family home investment can materially increase your returns.



RATES FROM  
**1.7%**  
FIXED FOR  
10 YEARS

#### Investix Mortgage Services include:

- Preparing all mortgage applications for the bank
- Preparing a property investment plan for the bank to review
- Negotiating all mortgage terms with the bank
- Arranging that the mortgage can be non-recourse' to the investor
- Payment of the mortgage from the rental a/c each month
- Point of contact for the bank over the term of the mortgage

# Reporting

“Enhance the value of your Buy-to-Let portfolio with the ‘VUMPIX’ reporting system which streamlines all the property and financial management data of your investment portfolio. VUMPIX is a unique system developed in-house by our Investix team of experts.”



Keep track of your property investment like never before

VACANCY REPORTS

UNPAID REPORTS

MAINTENANCE REPORT

PAYOUTS REPORTS

INCREASES REPORTS

CAPEX REPORTS

Investix has instant access to vital information to create a rental income report, generate cash flow statements, or email a property performance report to owners that shows a snapshot of occupancy rates, income and expenses and other vital property information. Property managers can track critical dates, pending lease contracts, maintenance workflows, bad

debt tenants through their own personal dashboard reporting and they can drill down to transaction level detail very quickly and easily. The Investix system is also connected to real time German market data for price and rental index analysis so our investment managers can immediately identify if there are opportunities to increase rents and the overall value of our portfolios.

# Other Investment strategies

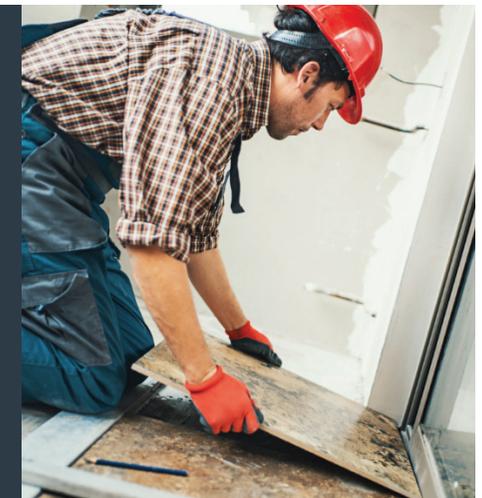
## Buy - Renovate - Sell

### A good springboard into property development

Renovating houses for a profit should be easy. You buy low in the market, apply some refurbishments and renovations to the property, and sell or rent out the property for a very nice profit. Investix has an eye for what a renovated property will sell for in its local market. When we assess a property renovation project we start with the end in mind. An awareness of all the figures required for purchase, renovation and resale will help to guide all the renovation decisions and, ultimately, which property you invest in. For any property you're thinking about renovating, you need to be fully aware of how much work is needed, how much that work will cost and how much the renovated property will be worth on completion.

#### Investix Buy-Renovate-Sell strategies include:

- Advising on the best locations for renovation in Germany
- Costing plans for renovations
- Legal obligations for a renovation
- Key checklist for a successful renovation
- Design and planning



# Property Development

## End-to-end property development service

Investix clients don't need to educate themselves on property development, the markets, economics, finance, town planning, the construction processes and the marketing of real estate projects. Our Property Development Consultancy Division delivers high quality consultancy, sales and marketing advice to developers, landowners, banks, receivers and investors. Understanding the requirements of institutional and high-net worth property investors is a key expertise built up by Investix having worked successfully with equity partners in the residential property development market in Germany for over 20 years. We invest in both small and large scale property development projects and we always strives to deliver the complete property development solution to our clients.

### Investix Property Development strategies include:

- Best locations to source land for development in Germany
- Co-Development & Project Management services
- Cost of development and key checklist
- Planning applications and legal considerations
- Investment planning & forecasts



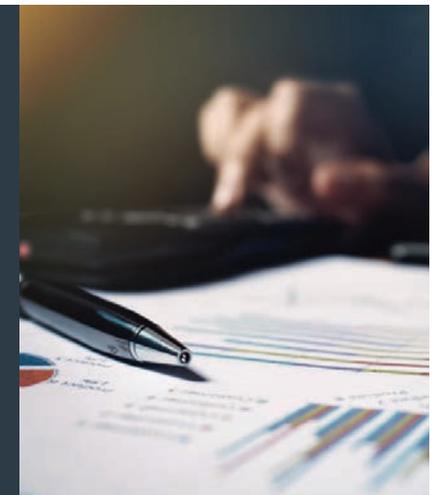
# Passive Investments

## Returns without any substantial involvement or effort

Passive income investments can make an investor's life easier in many ways, particularly when a hands-off approach is preferred, but it means giving your money to someone else to make the investment happen. Popular passive investment products include property funds, reits property bonds, and crowdfunding. Passive property investments are typically suited to investors with a lower amount of equity looking for very little involvement and to benefit from economies of scale. Usually investors will receive more regular payouts from their passive investment compared to traditional Buy-to-Let investments and will normally commit their investment funds for a short period than traditional property investing.

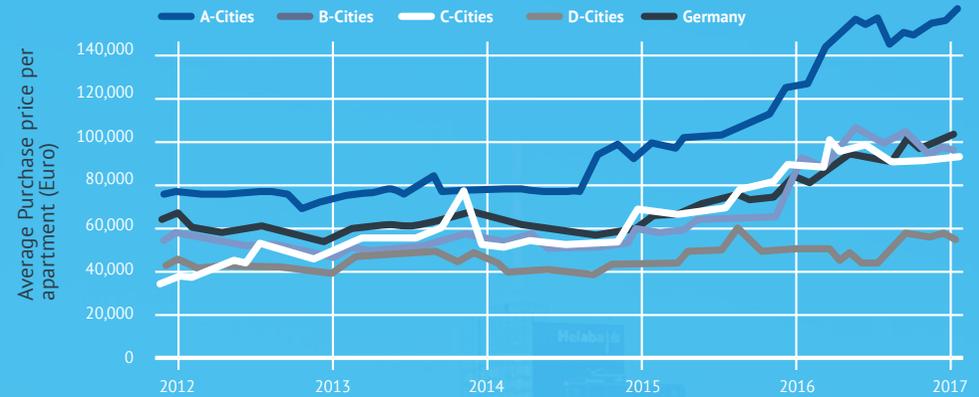
### Investix Passive Investment strategies include:

- Advising how Passive investments compare to Buy-to-Let investments
- Advantages and Disadvantages of Passive investments
- How are the investment funds commonly secured?
- Where are the funds typically invested?
- Typical investment time schedules and returns



# Why invest in Germany?

CULTURE OF RENTING  
**54%**  
 of Germans are tenants



German cities are in the top 10 of fastest rising prices in the world.

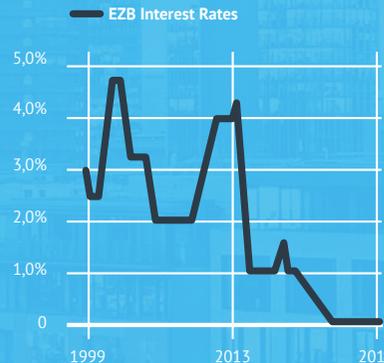


The high demand on the “concrete gold” has a noticeable effect on purchase prices. The vdpResearch GmbH registered a price hike of 7.7% across all segments of the real estate market in their 3rd quarterly report for 2017 against 3rd Quarter, 2016.

In the Multi-Family home segment it was even a 9.2% growth. Foreign investment is still flowing into the city unabated, fueling the development of countless high-rises, shopping centres and luxury apartments. Despite that, commercial and residential property remains cheap in Berlin by international standards, especially compared to the likes of New York, Paris and London.

However, in B-C-D locations the prices still offer higher rental yields and affordable prices with stable rental income and steady rises.

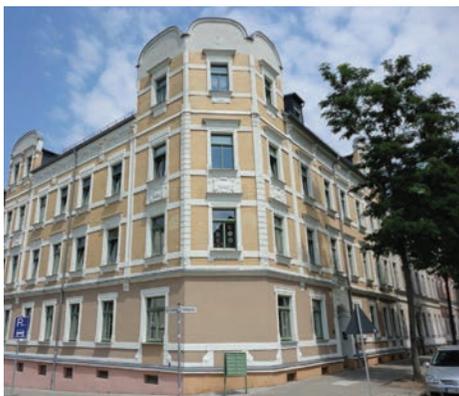
Historically low interest rates allows German banks to lend money making it cheap and attractive for Investors



The European Central Bank continues on the course of expansionary monetary policy. Since 2011 the ECB has continuously lowered the base interest rate. Therefore the interest rates have sunk to a historic low.

A present for the real estate market as falling interest rates for bonds and money market accounts compel institutional as well as private investors to intensify the search for alternative investment opportunities.

Amounting to almost 73 Mrd. Euro 2017 has seen the second highest real estate transaction volume in history.



## Germany is known for its unique tenant renting culture

What is unique to Germany is the highly sophisticated rental market. Germans are known as a nation of renters, with the highest proportion of rented property in Europe averaging over 54% but higher in some city locations. Not only are Germans “content to rent” but they often stay a long time in an apartment, typically 10 years or more. The cost of renting in Germany is relatively low and this encourages renters to stay

in rental accommodation even if they do have to pay the community fees, property tax and insurances. With average rents working out at about €6 per square metre, it makes it very affordable to rent. In addition to a minimum of a 20% deposit required by a bank to secure a property and buy a property, there are also considerable costs associated with the purchase which are borne by the purchaser.

These include legal and notary fees, stamp duty, agent fees and bank fees. These often force tenants who want to buy to continue renting until they have saved the sufficient funds. When the low costs of renting are

factored in, many chose to be lifelong tenants. For our investors it gives security of long term stable rental income assurance.



Tenancy Rates in Europe

## Housing Shortage is driving price growth

The consequences for the German housing market are now all the more serious since significantly fewer apartments were built in recent years than was necessary to satisfy demand. This population growth and the low completion figures mean that a continued shortage is certain. The boom has been fueled by cheap borrowing and a fast growing population. According

to Deutsche Bank Housing Report 2018: “House and apartment prices in Germany have risen since the beginning of 2009, which means that 2018 is the tenth year in the current real-estate cycle. Even though the cycle has already reached an impressive length, it is still characterised by housing shortages and relatively inelastic supply. There is a shortfall of c. 1 million residential units in Germany as a whole. Markets in metropolitan areas (A cities) are particularly tight; there, prices have risen c. 80% between 2009 and 2017. Prices in B/C and D cities have increased c.

60% and 50%, respectively. The number of newly completed residential units is finally rising as well. It looks set to reach 305,000 for the first time ever in 2017, up from almost 280,000 in 2016 (the final figure will be released in June 2018). We expect it to increase further to 335,000 in 2018. However, assuming that at least 350,000 new residential units would be necessary (this is the government estimate; other research arrives at 400,000 or more), the gap between supply and demand should continue to widen.”

# Latest News

## Berlin tops the world as city with the fastest rising property prices

Berlin has emerged as the frothiest property market in the world, with the city engulfed by expensive highrise developments and speculative buying that threatens its traditionally low rents and hip arts scene. Prices in Berlin jumped by 20.5% in 2017, according to the property consultancy Knight Frank, with other German cities also displacing cities in China in terms of rising prices. Berlin's move to the top of risers follows several years of soaring prices; the average property price has increased by more than 120% since 2004. Berlin, Hamburg, Munich and Frankfurt were ranked in the top 10 in the world for price rises, with several Dutch cities not far behind. But to buyers from London or New York, Berlin remains cheap even after years of 10% annualised rises. Apartments in prime parts of the German capital fetch only about a third of the price of equivalent-sized properties in London

The Guardian, 11th April, 2018

## Germany's Housing Market Is Red Hot, But Don't Call It a Bubble



"Rising prices on their own aren't enough to create a bubble, you have to look at the fundamentals," Michael Voigtlaender, who oversees coverage of financial and real estate markets at the Cologne Institute for Economic Research, said in an interview. "We have a stable mortgage market with steady equity ratios, and fairly moderate levels of home construction." What's more, homebuyers in Germany tend to hold onto their properties for years, rather than flipping them, to avoid paying a property-speculation tax. That makes the market more resilient to the kind of property slump that has hurt countries such as Spain and Ireland since

the financial crisis. "Hardly anyone buys an apartment with the expectation that they'll be able to sell it soon afterward for a lot more money," said Matthias Pink, head of German research at Savills Plc. Residential property prices climbed about 31 percent in the five years through the second quarter of 2017, according to data compiled by the Association of German Pfandbrief Banks, or VDA. Buyers took advantage of record-low interest rates and rising incomes in a country where renting has traditionally been more popular than purchasing properties.

[www.bloomberg.com](http://www.bloomberg.com) 27th August, 2017

## Residential and Commercial real estate prices rise by over 6%



Prices of residential and commercial real estate in Germany increased at the same rate last year. While the vdp Property Price Index for residential property rose by 6.6%, somewhat more than the previous year (+5.9%), the commercial index surged by 6.0% (2015: +2.0%). Looking at the 4th quarter in isolation, prices for commercial assets climbed +7.8% compared to the same quarter the previous year, which is the first time since the beginning of 2014 that the commercial price increase surpassed that of residential properties (+6.1%). Institutional investors focused on office assets, whose capital values gained 10.1%.

At the same time, demand for office space again escalated, which boosted rent prices by 4.3%. Prices for retail assets also continued to rise (+3.1%). In light of positive sales figures, demand for retail space increased, so that retail rent prices also nudged slightly upward by 0.8%. Capital values for Multi-Family homes showed a plus of 5.8% in Q4; rents did not keep pace at +3.5%.

Source: TD International

# Are you ready to start investing in Germany? Let the Experts help.

**MARCO KNOBLAUCH & DAVID HEALY**  
INVESTIX GROUP | +49 30 499 050950



Property: We find you the Property

Mortgage: We arrange your German Mortgage

Structure: We set up the best Tax Optimised Structure for investing

Planning: We prepare an Investment Plan for each property

Management: We manage the Property & all the Cash Flows

Reporting: We prepare regular Investor Reports & Analysis

At the Investix Group, we are here to assist you on every step of your investment journey. We guide our clients through the property investment process from start to finish, whether it's their first property or an addition to an established portfolio. Arrange a Strategic Planning Session with our Investment Team in Berlin to start creating your Investment portfolio in Germany.

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